

Thirty tools you're about to pay for, and the six where open source actually wins.

Start with the name brand's free tier. If your usage fits under it, use the paid tool and skip self-hosting, because your time costs more than a free plan. Open source wins on day one in only two situations, and this guide names both, tool by tool, with the usage or the bill that should trigger a switch.

BY DAVE BROWN · SEPTEMBER 2026

Most of the self-hosting advice you'll read is written by people who enjoy self-hosting. That's a hobby, and it's a good one, but it isn't a strategy for a company with three people and no revenue. The actual question is much narrower than "paid or free." It's whether the free tier of the tool everyone already uses covers what you're doing this quarter. Usually it does, and the correct move is to take it and get back to work.

So this is organised as thirty decisions rather than thirty product reviews. Each entry has the name brand's free tier and its first paid tier, the open source alternatives worth knowing, and the dividing line: when to stay paid, and the specific number that should make you reconsider. Where I have an opinion from actually running this stuff at early-stage companies, it's marked as mine, and where my opinion disagrees with the general advice, the dividing line follows my opinion.

Prices came from web searches in September 2026 and they move constantly, so confirm on the vendor's page before you commit. **Self-host** throughout means you run it yourself, typically on a \$5 to \$20 a month VPS, which is the part of the cost that gets quoted, and an evening plus a permanent low-grade obligation, which is the part that doesn't.

THE RULE EVERYTHING ELSE FOLLOWS FROM

Open source usually wins from day one in exactly two cases. Either the name brand's free tier is too small to run a business on, or the open source tool is a desktop app with no server to maintain.

Everything else is a threshold. You stay on the free tier until a specific number breaks it, then you either pay or you move, and the number is knowable in advance. That's what the dividing line in each entry is for: not a preference, a trigger.

2

The only situations where open source is the right day-one call. Everything else is a threshold you cross later.

6 of 30

Categories where I'd skip the name brand entirely and start on the alternative.

\$5–20

The monthly VPS bill behind every "free" self-hosted tool. It's never the expensive part.

10

Typeform responses per month on the free plan. That's the shape of a free tier that can't run a business.

WHAT'S IN HERE

- 01 **The rule.** How to read each entry, and the three shapes a free tier takes before it fails you.
- 02 **Build & ship.** Purchases, backend, hosting, error tracking, uptime, push. Six entries, and five of them say stay paid.
- 03 **Get found & make content.** SEO, social scheduling, AI video, AI voice, screen recording.
- 04 **Sell & convert.** Scheduling, forms, e-signatures, invoicing, bookkeeping.
- 05 **Grow & retain.** Analytics, email, CRM, support, feedback boards, short links.
- 06 **Run the company.** Automation, project management, docs, chat, passwords, design, research, dictation.
- 07 **The cheat sheet.** One row per category, the open source pick, and the trigger to switch.

Free tiers fail in three predictable shapes. Learn to spot yours.

Two minutes before the list, because once you can name the shape of the limit you're about to hit, you can usually see the switch coming a quarter out instead of on the morning it breaks.

A free tier is a sales instrument. It's sized so that a hobbyist never pays and a business always does, and the interesting engineering is in exactly where that line sits. When one bites, it's almost always in one of three ways, and each one has a different right answer.

THE SHAPE	WHAT IT LOOKS LIKE IN PRACTICE	WHAT TO DO ABOUT IT
The seat wall	Free for one person. Slack, New Relic, Sentry, Figma, Asana. The product works fine; you just can't add anyone.	Share one login for as long as it's honest and low-risk. Buy seats after revenue, not before.
The volume cliff	Free until 1,000 users, 10,000 subscribers, 100 tasks, 25 tracked users. Then a step change in price.	Know the number now. Put it in a calendar reminder. The switch is cheap if you see it coming.
The useless floor	Typeform's 10 responses a month. Canny's 25 tracked users. Loom's 5-minute cap. Free, but not usable for anything real.	Don't start here at all. This is the case where open source or a different free tool wins on day one.

The third row is the one worth internalising. A free tier that can't hold a real waitlist, a real feedback board, or a real product demo isn't a starting point, it's a trial. Starting there costs you a migration later for no benefit now.

WHAT SELF-HOSTING ACTUALLY COSTS

Not the VPS. The VPS is \$5 to \$20. The cost is that you now own an uptime problem, a backup problem, an upgrade path, and in the case of email, a deliverability reputation that takes months to build and one bad week to destroy. None of that is hard. All of it is time, and time is the resource you have least of.

Which is why the desktop-app exception matters so much. Cap and OpenWhispr are open source tools with no server, no backups and no upgrade path you have to think about. They're free in the way people imagine open source is free, and almost nothing else on this list is.

The question is never what self-hosting costs. It's whether the free tier fits. If it fits, take it and go build something.

PART TWO · BUILD & SHIP

The infrastructure layer, where saving money is usually the expensive choice.

Six entries, and five of them say stay paid. This is the section where self-hosting looks cheapest on a spreadsheet and costs the most in practice, because the failure mode isn't a bill, it's an outage on a Saturday.

01

RevenueCat, for in-app purchases and subscriptions.

BUILD & SHIP · STAY PAID AT EVERY STAGE

Free until \$2,500 in monthly tracked revenue, then 1% of that revenue, and it drops back to free in any month you fall below the line. ([pricing](#))

There's no open source alternative mature enough to recommend, and honestly there doesn't need to be. In-app purchase handling is a pile of platform-specific receipt validation, renewal edge cases and store policy changes that you would be maintaining forever in exchange for nothing a customer can see.

THE DIVIDING LINE

Use RevenueCat at every stage. At \$2,500 a month in revenue you pay \$25, which is less than an hour of the time you'd spend building receipt validation yourself, and considerably less than the first renewal bug you'd ship.

FREE TIER

Everything, until \$2,500/month in tracked revenue.

FIRST PAID TIER

1% of tracked revenue.
\$25/month at the threshold.

OPEN SOURCE PICK

None. Don't build this yourself.

02

Supabase or Firebase, for backend, database and auth.

BUILD & SHIP · STAY HOSTED, ALWAYS

Supabase's free tier gives you 2 projects, a 500 MB database, 1 GB of file storage, 5 GB of egress and 50,000 monthly active users, with free projects pausing after 7 days of inactivity. Pro is \$25 a month. ([source](#)) Firebase's free Spark plan is the other common starting point.

- [Supabase](#), the same product, self-hosted.
- [PocketBase](#), a single-file backend, very light.
- [Appwrite](#), a Firebase-style backend with native mobile SDKs.

THE DIVIDING LINE

Use hosted Supabase at every stage, and don't self-host your database. There is no version of this where you come out ahead.

DAVE'S TAKE

Don't screw around with the database. Just use Supabase. If you can't afford Supabase's free tier, something has gone wrong. If you have to upgrade to the \$25 a month paid tier and you don't have users paying you at least \$25 a month, you've got an expensive hobby. Don't self-host, don't get clever. And skip Firebase. I really don't like it.

FREE TIER

2 projects, 500 MB DB, 1 GB storage, 50,000 MAU. Pauses after 7 idle days.

FIRST PAID TIER

Pro, \$25/month.

OPEN SOURCE PICK

PocketBase, if you must. But the answer is hosted Supabase.

03

Vercel, for web hosting and deploys.

BUILD & SHIP · STAY PAID, REASSESS AT SCALE

Hobby is free but non-commercial only, so any commercial app needs Pro at \$20 per user per month. Spend limits are opt-in, which means they're off until you turn them on, so turn one on. ([source](#))

- [Coolify](#), a self-hosted Vercel or Heroku on your own VPS.
- [Dokploy](#), a lighter alternative to Coolify.

THE DIVIDING LINE

Use Vercel until your traffic makes it expensive, then reassess. Set a spend limit the day you sign up.

DAVE'S TAKE

There's no great reason not to just use Vercel's free tier. Once you have enough traffic that Vercel starts getting expensive, reassess whether it's still the right play. By then you'll be a bigger company in a better position to make that call anyway.

FREE TIER

Hobby, non-commercial use only.

FIRST PAID TIER

Pro, \$20/user/month.

OPEN SOURCE PICK

Coolify.

04

Sentry or New Relic, for crash and error tracking.

BUILD & SHIP · FREE TIER, SHARED ACCOUNT

Sentry's free Developer plan allows 5,000 errors a month and 1 user, with Team starting at \$26 a month for 50,000 errors. ([source](#)) New Relic's free tier includes 100 GB a month of data and one full user, with APM and mobile monitoring. ([pricing](#)) Worth saying plainly: New Relic monitors servers and performance, and it does not replace product analytics.

- [GlitchTip](#), which accepts the official Sentry SDKs unchanged, so switching is a config change rather than a migration.
- [Sentry self-hosted](#), the full product, but heavy to run.

THE DIVIDING LINE

Start on New Relic's free tier and share one account across your engineers. Look at GlitchTip only if you outgrow the free tiers, and note that because it speaks Sentry's protocol, that move is cheap whenever you make it.

DAVE'S TAKE

I really like New Relic. For any of these tools with a single-user limit, use one shared dev account across your engineers. Nobody is going to do anything scary to your New Relic account.

FREE TIER

New Relic: 100 GB/month, 1 full user. Sentry: 5,000 errors, 1 user.

FIRST PAID TIER

Sentry Team, \$26/month for 50,000 errors.

OPEN SOURCE PICK

GlitchTip. Drop-in for the Sentry SDKs.

05

UptimeRobot, for uptime monitoring and a status page.

BUILD & SHIP · SKIP IT EARLY

A free tier covers basic checks on a handful of sites and APIs, which is more than enough for a long time. The open source alternative is [Uptime Kuma](#), which is genuinely pleasant and about as light as self-hosted software gets.

THE DIVIDING LINE

Skip uptime monitoring early on. Add UptimeRobot's free tier or Uptime Kuma once downtime would actually cost you customers, which is later than you think when you have forty of them and they're all in one time zone.

DAVE'S TAKE

You probably don't need an uptime monitor at the early stage. I wouldn't worry about it.

FREE TIER

Basic checks on a handful of sites and APIs.

FIRST PAID TIER

Not worth reaching at this stage.

OPEN SOURCE PICK

Uptime Kuma.

06

OneSignal, for push notifications.

BUILD & SHIP · FREE UNDER 1,000 MAU, THEN LOOK AT FIREBASE

This one has a date on it. Starting October 1, 2026, the free plan stops sending mobile push and in-app messages above 1,000 monthly active users, and new accounts hit that from September 1. Growth costs \$19 a month plus \$0.012 per MAU, which is roughly \$139 a month at 10,000 MAU. Web push and email stay free. ([source](#))

The thing to know is that Firebase Cloud Messaging, the delivery layer underneath a lot of this, is free. The open source alternative is [Novu](#), which handles push, email, SMS and in-app messaging from one API.

THE DIVIDING LINE

Under 1,000 MAU, OneSignal free works. If you send a lot of push notifications, look at Firebase Cloud Messaging before you reach for a self-hosted alternative.

DAVE'S TAKE

Firebase has pretty reasonable push options. If you're sending a lot of push notifications, be sure to look at it. One of the free open source alternatives might not be your best option here.

FREE TIER

Mobile push up to 1,000 MAU from Oct 1, 2026. Web push and email stay free.

FIRST PAID TIER

Growth, \$19/month + \$0.012/MAU. About \$139/month at 10,000 MAU.

OPEN SOURCE PICK

Firebase Cloud Messaging first. Novu if you need one API for everything.

PART THREE · GET FOUND & MAKE CONTENT

Where subscriptions quietly become your largest line item.

The tools in this section are priced for marketing departments, which is why two of the five recommendations here are to start on the alternative and never open the account.

07

Semrush or Ahrefs, for SEO.

GET FOUND · OPEN SOURCE FROM DAY ONE

Semrush Pro is \$139.95 a month, or \$117.33 billed annually. ([source](#)) Ahrefs Starter is \$29 a month and Lite is \$129. ([source](#)) Google Search Console is free and already covers your own site's rankings, which is most of what you need early.

The alternative is [OpenSEO](#). You bring your own DataForSEO API key and pay per query, and it connects to Claude Code through MCP, which matters more than it sounds: research you can run from where you already work gets run, and research behind a separate login mostly doesn't.

THE DIVIDING LINE

Use OpenSEO plus Search Console from day one. At low research volume, pay-per-query costs a few dollars a month against \$100+ for a subscription. Pay for Semrush or Ahrefs only if SEO becomes a full-time channel and you specifically want their backlink index.

FREE TIER

Google Search Console, for your own site.

FIRST PAID TIER

Ahrefs Starter \$29/month.
Semrush Pro \$139.95/month.

OPEN SOURCE PICK

OpenSEO, pay-per-query via DataForSEO.

08

Buffer, for social media scheduling.

GET FOUND · FREE TIER, SWITCH AT FIVE CHANNELS

The free plan covers 3 channels with 10 queued posts per channel. Essentials is \$6 per channel per month, or \$5 billed annually, and the per-channel pricing is the whole story here: the bill scales with the exact thing you want to do more of. ([source](#))

- [Postiz](#), multi-platform scheduling with a public API that agents can post through.
- [Mixpost](#), a simpler self-hosted scheduler.

THE DIVIDING LINE

Use Buffer free for 3 channels and a light posting cadence. Switch to Postiz past about 5 channels, where Buffer runs \$30+ a month, or earlier if you want agents posting through an API.

FREE TIER

3 channels, 10 queued posts each.

FIRST PAID TIER

Essentials, \$6 per channel per month (\$5 annual).

OPEN SOURCE PICK

Postiz.

09

Higgsfield, for AI video and image generation.

GET FOUND · AVOID PAYING IF YOU CAN

Credit-based plans run from about \$19 a month on annual billing for 270 credits, up to \$99 a month for 3,000. The free plan includes no credits at all. ([source](#))

[Open Higgsfield AI](#) is the alternative, and it's important to be clear about what it saves you. You still pay per generation through a Muapi API key. What goes away is the subscription, not the compute.

THE DIVIDING LINE

Open source fits bursty use: a few videos some months and none in others. If you generate video every week at a steady rate, the subscription is simpler and usually the better deal. The real question is whether you need this category at all.

DAVE'S TAKE

Higgsfield is super expensive from everything I've looked at. If you can get away with not using it, or at least not paying for it, you probably should.

FREE TIER

No credits. Effectively nothing.

FIRST PAID TIER

~\$19/month annual for 270 credits.

OPEN SOURCE PICK

Open Higgsfield AI. Saves the subscription, not the compute.

10

ElevenLabs, for AI voice.

GET FOUND · PAY, UNLESS YOU HAVE A GPU AND VOLUME

The free tier gives 10,000 credits a month, roughly 10 minutes of speech, with no commercial rights, which rules it out for anything you'd put in a product or an ad. Starter adds commercial use and instant voice cloning for about \$5 to \$6 a month. Creator is \$22 a month and includes 100,000 credits plus professional voice cloning. ([source](#))

[VoiceStudio](#) runs locally and covers cloning, dubbing and transcription. It's AGPL-3.0, and each voice model carries its own license, which is worth reading before you put a cloned voice in front of customers.

THE DIVIDING LINE

Pay for Starter or Creator while you need under a couple of hours of audio a month. Switch to VoiceStudio if you have a good GPU and real volume: audiobooks, daily dubbing, or voice built into your product.

DAVE'S TAKE

Only think about VoiceStudio if you've actually got a decent computer. If you don't, it's going to be really rough.

FREE TIER

10,000 credits/month (~10 min).
No commercial rights.

FIRST PAID TIER

Starter ~\$5–6/month. Creator
\$22/month.

OPEN SOURCE PICK

VoiceStudio, AGPL-3.0, local
GPU required.

Loom, for screen recording.

GET FOUND · OPEN SOURCE FROM DAY ONE

The free Starter plan allows 25 videos per person, a 5-minute cap per recording, and 720p. Business is \$18 per user per month. ([source](#)) The 5-minute cap is the part that matters: it cuts off most product demos and almost every walkthrough.

[Cap](#) is a desktop app for Mac and Windows that can also be self-hosted if you want your own links. This is the desktop-app exception in its purest form: no server, no backups, nothing to maintain.

THE DIVIDING LINE

Use Cap from day one. There is no server to run and no cap to hit.

DAVE'S TAKE

Loom is expensive for what it is. If you only send people very quick recordings, it's fine. But if you have to walk someone through a complicated workflow, you'll hit the limits fast, and paying could cost a lot more than you're willing to spend. Early on, you could also use one shared Loom account.

FREE TIER

25 videos per person, 5-minute cap, 720p.

FIRST PAID TIER

Business, \$18/user/month.

OPEN SOURCE PICK

Cap. Desktop app, Mac and Windows.

The five tools between a conversation and money in the bank.

One thing to hold onto through this section: these are the tools your customers actually see. That changes the calculation in at least one place, and it's the place founders most often optimise for price.

12

Calendly, for scheduling and booking.

SELL & CONVERT · FREE TIER, OR CAL.COM HOSTED FREE

The free plan allows 1 active event type and 1 connected calendar, with Calendly branding on it. Standard is \$10 per seat per month billed annually. ([source](#))

[Cal.com](#) is the open source alternative, and the useful detail is that its own hosted version has a free plan for individuals. So the first move isn't self-hosting, it's using somebody else's free tier that happens to be more generous.

THE DIVIDING LINE

If one meeting type is enough, Calendly free works. If you need a few (intro call, demo, support), use Cal.com's hosted free plan instead of paying \$10 a month. Self-host Cal.com only when you want booking embedded inside your own product under your own brand.

FREE TIER

1 event type, 1 calendar, Calendly branding.

FIRST PAID TIER

Standard, \$10/seat/month annual.

OPEN SOURCE PICK

Cal.com. Use their hosted free plan first.

13

Typeform, for forms and surveys.

SELL & CONVERT · OPEN SOURCE FROM DAY ONE

The free plan is capped at 10 responses a month. Basic is about \$28 a month on annual billing for 100 responses, and once you hit the cap the form stops collecting. ([source](#)) A waitlist form that silently stops accepting people is a uniquely bad way to find out about a pricing tier.

- [Formbricks](#), surveys, forms and in-app feedback, with a hosted option.
- [OpnForm](#), a simple form builder.

THE DIVIDING LINE

Skip Typeform's free tier entirely. Ten responses won't carry a real waitlist or a real survey. Use Google Forms, Tally, or an open source tool from day one.

DAVE'S TAKE

You can get away with a pretty large Google Form. That's another free option here.

FREE TIER

10 responses per month, then collection stops.

FIRST PAID TIER

Basic, ~\$28/month annual for 100 responses.

OPEN SOURCE PICK

Formbricks, or just Google Forms or Tally.

14

DocuSign, for e-signatures.

SELL & CONVERT · SWITCH PAST FIVE DOCUMENTS A MONTH

Personal is \$11 a month for 5 envelopes a month. Standard is \$30 per user per month with 100 envelopes per user per year. ([source](#)) Envelope counting is the thing to watch; it's the volume cliff in a different costume.

- [Documenso](#), an e-signature platform with an API.
- [DocuSeal](#), form-fill and signing with an embeddable signer.

THE DIVIDING LINE

If you sign a few contracts a year, any free or low tier works. Move to open source when you need signing inside your own app, where per-envelope API pricing adds up fast, or once you're sending more than 5 documents a month.

DAVE'S TAKE

Contracts are one place where it's worth having signing look polished. There's real perception at stake in what your customers see when they sign, so keep that in mind before picking the cheapest option.

FREE TIER

Nothing meaningful.

FIRST PAID TIER

Personal, \$11/month for 5 envelopes. Standard \$30/user/month.

OPEN SOURCE PICK

Documenso. DocuSeal if you need an embeddable signer.

Stripe or FreshBooks, for invoicing.

SELL & CONVERT · STAY PAID

If you already take payments through Stripe, Stripe Invoicing covers basic invoices with no separate subscription, which makes this one of the easiest calls on the list. FreshBooks is fine too if you prefer a dedicated tool.

[Invoice Ninja](#) handles invoices, quotes, recurring billing and client portals, and it's a capable piece of software. It's just solving a problem you probably don't have.

THE DIVIDING LINE

Use Stripe, or FreshBooks if you prefer. Treat the open source option as a last resort.

DAVE'S TAKE

Almost every early-stage company I've worked at has used something like Stripe. FreshBooks would be fine too. I'm not convinced the open source version is going to be great.

FREE TIER

Stripe Invoicing, included if you already take payments.

FIRST PAID TIER

Standard Stripe processing fees. No separate subscription.

OPEN SOURCE PICK

Invoice Ninja, as a last resort.

QuickBooks, for bookkeeping and accounting.

SELL & CONVERT · AVOID FROM THE START

Simple Start is \$38 a month. Essentials rose to \$85 a month in August 2026. ([source](#)) That's a price curve pointed in one direction, on a tool that gets harder to leave every month you use it.

[Akaunting](#) is the open source alternative, but this is the one category where the technical decision isn't yours alone to make.

THE DIVIDING LINE

Avoid QuickBooks. Before choosing anything else, confirm which tools your accountant will actually accept at tax time, because a bookkeeping tool your accountant won't work with costs more than the subscription you saved.

DAVE'S TAKE

I'd stay away from QuickBooks. It gets so expensive so quickly.

FREE TIER

None.

FIRST PAID TIER

Simple Start, \$38/month.
Essentials, \$85/month.

OPEN SOURCE PICK

Akaunting, if your accountant signs off.

PART FIVE · GROW & RETAIN

Six tools, and the most generous free tier on the whole list.

This section has the clearest example of a free tier worth building on, and two of the clearest examples of one that isn't. Same category, opposite answers, which is why per-tool beats per-principle.

17

PostHog Cloud or Mixpanel, for product analytics.

GROW & RETAIN · STAY ON THE FREE CLOUD TIER

PostHog's free tier covers, every month:

- 1 million analytics events
- 5,000 session replays
- 1 million feature flag requests
- 100,000 error logs

Over 90% of companies never pay. ([source](#), [pricing](#)) Mixpanel also has a generous free plan. This is what a free tier looks like when the company genuinely wants you to grow into paying rather than trip into it.

- [PostHog self-hosted](#), the same product, and heavy to run.
- [Umami](#), lightweight web analytics. Worth being precise: that's traffic numbers, not product analytics.

THE DIVIDING LINE

Use PostHog Cloud at every early stage. Self-hosting PostHog is a genuine infrastructure job and only pays off at very large volume. Use Umami if all you actually need is website traffic numbers.

DAVE'S TAKE

Datadog is another option for logging and infrastructure monitoring. It also gets expensive quickly, so be really careful about what you log, how many events you send, how much you store, and how long you keep it.

FREE TIER

1M events, 5,000 replays, 1M flag requests, 100k error logs per month.

FIRST PAID TIER

Usage-based past the free allowance. Over 90% never reach it.

OPEN SOURCE PICK

PostHog self-hosted at very large volume. Umami for plain traffic.

18

Kit or Mailchimp, for email and newsletters.

GROW & RETAIN · FREE TIER, SWITCH AROUND \$100/MONTH

Kit's free plan covers up to 10,000 subscribers but has no automations. Mailchimp's free plan caps at 500. ([source](#)) Kit's paid Creator plan is \$39 a month, or \$33 billed annually, and rises with list size. ([source](#))

- [Listmonk](#), a fast newsletter and list manager. Pair it with a sending service like Amazon SES.
- [Mautic](#), full marketing automation, and heavier to run.

THE DIVIDING LINE

Use Kit free until you need automated sequences or pass 10,000 subscribers. Switch to Listmonk when your Kit bill passes about \$100 a month, which lands somewhere around 5,000 to 10,000 subscribers on a paid plan, and only if you're comfortable managing email deliverability yourself. That last clause is doing a lot of work: deliverability is the one self-hosted problem that punishes you on a delay.

FREE TIER

Kit: 10,000 subscribers, no automations. Mailchimp: 500.

FIRST PAID TIER

Kit Creator, \$39/month (\$33 annual), rising with list size.

OPEN SOURCE PICK

Listmonk, plus Amazon SES for sending.

19

HubSpot, for CRM.

GROW & RETAIN · STAY PAID, AND START EARLY

HubSpot's free CRM covers contacts, deals and a pipeline for a small team, and many early founders get by with a spreadsheet for longer than they should.

- [Twenty](#), a modern CRM with a clean interface and an API.

- [EspoCRM](#), mature and lightweight.

THE DIVIDING LINE

Start in HubSpot, or another real CRM, early, and treat it as a worthwhile spend. Consider Twenty only if HubSpot's cost is genuinely out of reach.

DAVE'S TAKE

Starting in HubSpot or any CRM early is a really smart play. You end up managing so many leads and prospects, plus enrichment and finding more leads. HubSpot isn't exactly cheap, but it's top of funnel, and that makes it a worthwhile spend.

FREE TIER

Contacts, deals and a pipeline for a small team.

FIRST PAID TIER

Rises quickly as you add hubs and seats.

OPEN SOURCE PICK

Twenty, only if cost is genuinely blocking.

20

Intercom or Fin, for customer support.

GROW & RETAIN · START WITH EMAIL, THEN WEIGH THE AI

Essential is \$29 per seat per month on annual billing, or \$39 monthly, and there is no free tier. The Fin AI agent adds \$0.99 per resolved conversation. The company rebranded to Fin in May 2026, and Salesforce has agreed to acquire it. ([source](#)) An impending acquisition is worth noting for a tool you'd be embedding in your product.

[Chatwoot](#) is a shared inbox for live chat, email and social DMs, with a hosted option so you don't have to self-host to try it.

THE DIVIDING LINE

Start with email support. When you genuinely need in-app chat, weigh Intercom's built-in AI against Chatwoot's much lower cost. Per-resolution pricing is fine when a resolution is worth more than a dollar to you, and it isn't always.

DAVE'S TAKE

You can get away with email support for quite a while before you need in-app chat. The nice thing about Intercom these days is its integrated AI, which can save you a lot of time.

FREE TIER

None.

FIRST PAID TIER

Essential, \$29/seat/month annual. Fin adds \$0.99 per resolution.

OPEN SOURCE PICK

Chatwoot, hosted or self-hosted.

Canny, for feature requests and a public roadmap.

GROW & RETAIN · OPEN SOURCE FROM DAY ONE

The free plan covers 25 tracked users. Core starts at \$19 a month for 100 tracked users and reaches \$311 a month at 1,000, because it bills per engaged user. ([source](#)) Per-engaged-user pricing on a feedback board means the bill goes up precisely when the board starts working.

The alternative is [Fider](#), which does the job and does not count your users.

THE DIVIDING LINE

Use Fider from day one. Canny's 25-user free tier fills within days of putting a feedback widget into a live app, and then you're migrating a board people have already voted on.

FREE TIER

25 tracked users.

FIRST PAID TIER

Core, \$19/month at 100 users,
\$311/month at 1,000.

OPEN SOURCE PICK

Fider.

Bitly, for short links and click tracking.

GROW & RETAIN · START ON DUB'S HOSTED FREE TIER

Bitly's free tier is small and aimed at occasional links, which is the right product for somebody sharing a link at a conference and the wrong one for a company running campaigns.

- [Dub](#), short links with analytics. Its own hosted version has a free tier.
- [Shlink](#), a minimal self-hosted shortener.

THE DIVIDING LINE

Start on Dub's hosted free tier. Self-host only for high link volume or fully white-labeled links on your own domain.

FREE TIER

Bitly: small, occasional use.
Dub: a genuinely usable hosted
free tier.

FIRST PAID TIER

Only once you need volume or
white-labeling.

OPEN SOURCE PICK

Dub. Shlink if you want
something minimal.

Eight tools nobody outside the building ever sees.

Internal tools are where shared logins are most defensible and where seat pricing hurts most, so the pattern through this section is: one account until revenue, then real seats, with two exceptions worth paying for immediately.

23

Zapier, for automation.

RUN THE COMPANY · SELF-HOST IF YOU HAVE VOLUME AND NO REVENUE

The free plan gives 100 tasks a month, limited to two-step Zaps. Professional starts at \$29.99 a month for 750 tasks. ([source](#)) The detail that catches people out: each action step in a run counts as a task, so a 5-step Zap uses 5 tasks every single time it fires. A hundred tasks is twenty runs.

- [n8n](#), the most popular option. Its license is “fair-code,” so it’s free to self-host for your own use but isn’t truly open source.
- [Activepieces](#), MIT-licensed, with no task limits when self-hosted.

THE DIVIDING LINE

Zapier free only covers very light, two-step use. For multi-step automations or real volume, either pay for Zapier or self-host n8n, and the second option is the right one before you have revenue.

DAVE’S TAKE

100 tasks a month is actually not that much. If you’re really building automations that rely on Zaps or need more than one step, you probably either need to pay for Zapier or host something yourself. n8n is probably your next best option. I’ve heard less about Activepieces. If I had lots of tasks to run and no revenue yet, I’d self-host n8n.

FREE TIER

100 tasks/month, two-step Zaps only.

FIRST PAID TIER

Professional, \$29.99/month for 750 tasks.

OPEN SOURCE PICK

n8n (fair-code). Activepieces if you want MIT.

Asana, Monday or Linear, for project management.

RUN THE COMPANY · SHARED FREE LOGIN, SEATS AFTER REVENUE

Asana's free plan covers core tasks, lists, boards and a calendar, with Starter at \$10.99 per seat per month. Monday's free plan allows only 2 seats and 3 boards, and its paid plans require at least 3 seats. ([source](#)) Linear's free plan is another strong option for product teams.

- [Plane](#), a modern alternative to Jira and Linear.
- [OpenProject](#), full-featured with Gantt charts and time tracking, but heavier.

THE DIVIDING LINE

Use Asana or Linear free, and share one login if it's pure task management. Add individual seats after you reach revenue. Self-hosting starts to pay off around 10 or more people.

DAVE'S TAKE

For pure task management, you can get away with Asana on a shared license. Use tags to assign people, so not everyone needs their own login. Individual seats can come after you have revenue. Linear is another good free option. Stay away from Jira until you're bigger, unless you already have experience with it.

FREE TIER

Asana: tasks, lists, boards, calendar. Monday: 2 seats, 3 boards.

FIRST PAID TIER

Asana Starter, \$10.99/seat/month. Monday requires 3 seats minimum.

OPEN SOURCE PICK

Plane, at roughly 10+ people.

Notion, for docs and the company wiki.

RUN THE COMPANY · FREE WHILE IT'S JUST YOU

Notion's free plan covers an individual comfortably. The costs start when you add team members, which is the classic seat wall.

- [AppFlowy](#), Notion-style docs with native mobile apps.
- [AFFiNE](#), docs combined with a whiteboard.

THE DIVIDING LINE

Use Notion free while it's just you. Switch when you're paying for several seats, or when you need your data offline and private.

FREE TIER

One person, comfortably.

FIRST PAID TIER

Per member, once you add a team.

OPEN SOURCE PICK

AppFlowy.

26

Slack, for team chat.

RUN THE COMPANY · PAY FOR PRO, EARLIER THAN FEELS COMFORTABLE

The free plan keeps 90 days of message history and allows 10 integrations. Pro is \$7.25 per user per month billed annually. ([source](#)) Ninety days is the limit that quietly deletes the record of why you built things the way you did.

- [Mattermost](#), the closest match to Slack.
- [Zulip](#), threaded chat that works well for async teams.

THE DIVIDING LINE

Once you have a team and a little revenue, pay for Slack Pro to keep your message history. Stay on free only if you genuinely don't need old messages, which is a bet you make once and can't unmake.

DAVE'S TAKE

Keeping old Slack messages is more valuable than you think. Early decisions are good to look back on so you can figure out why you made them. So many times I've wished we'd kept the messages from our early Slack days. If you've got a team and a little revenue, Slack is a good thing to invest in, even if you have to pay.

FREE TIER

90 days of history, 10 integrations.

FIRST PAID TIER

Pro, \$7.25/user/month annual.

OPEN SOURCE PICK

Mattermost. Rarely the right call here.

27

1Password or Bitwarden, for passwords.

RUN THE COMPANY · PAY AT EVERY STAGE

Both offer hosted team plans for a few dollars per user per month, which is close to the cheapest insurance you will ever buy.

- [Vaultwarden](#), a lightweight server that works with the official Bitwarden apps.
- [Bitwarden server](#), the official self-hosted version.

THE DIVIDING LINE

Pay for a hosted plan at every early stage. A password vault is the single worst thing to lose to a failed backup, and you will not discover the backup was failing until the day you need it. Self-host only if you already run solid infrastructure with tested restores.

FREE TIER

Limited personal plans on both.

FIRST PAID TIER

A few dollars per user per month, hosted.

OPEN SOURCE PICK

Vaultwarden, only with tested backups.

28

Figma, for design.

RUN THE COMPANY · FREE TIER, FOR A LONG TIME

The free Starter plan allows 2 editors and 3 design files. ([source](#)) A Professional Full seat is \$16 a month on annual billing. ([source](#))

[Penpot](#) is browser-based and free, with a hosted version, so trying it costs you nothing but an afternoon.

THE DIVIDING LINE

If you're one designer on a couple of projects, Figma free works. Switch to Penpot when you need more than 3 files or you'd be paying for several editor seats.

DAVE'S TAKE

You can probably get away with Figma free for a long time.

FREE TIER

Starter, 2 editors, 3 design files.

FIRST PAID TIER

Professional Full seat, \$16/month annual.

OPEN SOURCE PICK

Penpot, hosted or self-hosted.

29

NotebookLM or Claude Projects, for chatting with your documents.

RUN THE COMPANY · USE WHAT YOU ALREADY PAY FOR

NotebookLM and Claude Projects both cover personal document Q&A at no extra cost, or inside a subscription you already have. That makes this a category where the paid tool is effectively free.

[WeKnora](#) is Tencent's platform for building knowledge bases you can search and ask questions of. It requires Docker and a bit of setup.

THE DIVIDING LINE

Use NotebookLM or Claude Projects for your own research. WeKnora only makes sense for a shared team knowledge base over hundreds of documents, or a support bot built on your own docs.

FREE TIER

NotebookLM, free. Claude Projects, inside an existing subscription.

FIRST PAID TIER

No separate charge for personal use.

OPEN SOURCE PICK

WeKnora, for a team knowledge base.

30

Wispr Flow, for voice dictation.

RUN THE COMPANY · OPEN SOURCE FROM DAY ONE, ABOVE 15 MINUTES A WEEK

The free tier allows 2,000 words a week on Mac or Windows, which is about 15 minutes of talking. Pro is \$15 a month, or \$12 billed annually. ([source](#))

[OpenWhispr](#) is a desktop app that runs local Whisper models or uses your own API key. Second desktop-app exception on the list, same logic as Cap.

THE DIVIDING LINE

If you dictate more than 15 minutes a week, use OpenWhispr from day one. It's a desktop install with no server to run.

DAVE'S TAKE

OpenWhispr is probably a good cheap investment. Or you can just use ChatGPT's voice mode.

FREE TIER

2,000 words/week (~15 minutes of talking).

FIRST PAID TIER

Pro, \$15/month (\$12 annual).

OPEN SOURCE PICK

OpenWhispr, or ChatGPT voice mode.

All thirty, one row each, with the trigger to switch.

The column that matters is the last one. Everything else you can look up; the trigger is the thing worth knowing before you need it.

CATEGORY	NAME BRAND	OPEN SOURCE PICK	SWITCH WHEN
In-app purchases	RevenueCat	None	Never early. 1% of revenue past \$2.5k/month.
Backend	Supabase Cloud	None; stay hosted	Don't. Never self-host the database.
Hosting	Vercel	Coolify	Traffic makes Vercel expensive. Reassess then.
Error tracking	New Relic / Sentry	GlitchTip	You outgrow a shared free account.
Uptime	UptimeRobot	Uptime Kuma	Skip early. Add when downtime costs customers.
Push notifications	OneSignal	Firestore Cloud Messaging (free), or Novu	Above 1,000 mobile MAU. Try Firebase first.
SEO	Semrush / Ahrefs	OpenSEO	Day one.
Social scheduling	Buffer	Postiz	More than about 5 channels.
AI video	Higgsfield	Open Higgsfield	Avoid paying for Higgsfield if you can.
AI voice	ElevenLabs	VoiceStudio	High volume and a decent computer.
Screen recording	Loom	Cap	Day one. Recordings longer than quick clips.
Scheduling	Calendly	Cal.com	You need more than 1 event type.

CATEGORY	NAME BRAND	OPEN SOURCE PICK	SWITCH WHEN
Forms	Typeform	Google Forms or Formbricks	Day one.
E-signatures	DocuSign	Documenso	More than 5 docs/month. Weigh polish for customers.
Invoicing	Stripe / FreshBooks	Invoice Ninja	Rarely. Stick with Stripe.
Bookkeeping	QuickBooks	Akaunting	Avoid QuickBooks from the start.
Product analytics	PostHog Cloud	PostHog self-hosted	Very large volume only.
Email	Kit	Listmonk	Kit bill passes about \$100/month.
CRM	HubSpot	Twenty	Only if HubSpot's cost is out of reach.
Support	Email, then Intercom / Fin	Chatwoot	You need chat. Weigh Intercom's AI against cost.
Feedback board	Canny	Fider	Day one.
Short links	Bitly	Dub	Day one, on Dub's hosted free tier.
Automation	Zapier	n8n	Multi-step flows, or 100+ tasks/month.
Project management	Asana / Linear	Plane	About 10+ people.
Docs & wiki	Notion	AppFlowy	Multiple paid seats.
Team chat	Slack	Mattermost	Rarely. Pay for Pro to keep history.
Passwords	1Password / Bitwarden	Vaultwarden	Only with solid infrastructure and tested backups.
Design	Figma	Penpot	You outgrow the free plan.

CATEGORY	NAME BRAND	OPEN SOURCE PICK	SWITCH WHEN
Chat with docs	NotebookLM	WeKnora	A shared team knowledge base.
Dictation	Wispr Flow	OpenWhispr or ChatGPT voice	More than 15 minutes/week.

Read down that last column and the pattern is hard to miss. Six “day one” entries, and every one of them is a free tier too small to run a business on or a desktop app with no server. Everything else is a number: 1,000 MAU, five channels, five documents a month, \$100 a month, ten people, fifteen minutes a week. None of those are hard to watch for. The failure mode isn’t choosing wrong, it’s not knowing the number existed until the month it bit.

The other thing worth saying out loud: nothing on this list is a decision you make once. The prices in here moved in the last twelve months, some of them substantially, and OneSignal’s free tier changes shape three days after this was written. Put an hour in the calendar twice a year to re-read your own bill. That hour is worth more than any individual choice above it.

You’re not choosing between paid and free. You’re choosing which of your limited hours you’d like to spend on infrastructure that no customer will ever see.

ONE MORE THING

If you’re staring at a bill and can’t tell whether it’s a problem.

The useful conversation is rarely about the tool. It’s about which limit you’re actually hitting, and whether the hours you’d spend moving are worth more than the line item.

Send me the tool you’re about to pay for, the number you’re about to cross, and roughly how many people are in the company. I’ll tell you whether I’d pay it, whether I’d move, and what I’d do instead. No access to anything needed.

GET IN TOUCH

Email hi@davecto.com with the subject line **"Paid vs Open Source."**

More guides like this one, for people trying to build software without fooling themselves.

Weekly, plain-language breakdowns on Instagram.

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A note on sourcing. Every price, free-tier limit and threshold in this guide was gathered from web searches in September 2026, and each one is linked to the page it came from so you can check it rather than trust me. SaaS pricing changes constantly, often without announcement, and at least one figure here has a known expiry: OneSignal's free mobile push tier changes on October 1, 2026. Treat every number as a starting point for your own five-minute check on the vendor's own pricing page, not as a fact. I have not audited any of these tools, run any of them at scale on your behalf, or benchmarked the open source alternatives against the paid ones. Where I've said something is heavy to run, expensive to leave, or not worth it, that's a judgment from building at early-stage companies, not a measurement. The items marked **Dave's take** are opinions and are labelled as such, and where one of them disagrees with the general advice, the dividing line follows the take. Licensing is worth checking yourself before you ship anything: n8n is "fair-code" rather than open source, VoiceStudio is AGPL-3.0 with per-model licenses on top, and the practical implications of both depend on what you're building. I have no relationship with, and no financial interest in, any company mentioned here.